

	<b>UNITED STATES BANKRUPTCY COURT</b> <b>Eastern District of California</b>  <b>Robert T Matsui United States Courthouse</b> <b>501 I Street, Suite 3-200</b> <b>Sacramento, CA 95814</b>  (916) 930-4400 <a href="http://www.caeb.uscourts.gov">www.caeb.uscourts.gov</a> M-F 9:00 AM - 4:00 PM	<b>FILED</b>  <b>7/8/10</b>  CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA  swas		
<b>NOTICE OF CONVERSION TO CHAPTER 7, MEETING OF CREDITORS, &amp; DEADLINES</b> <b>A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 1/1/10 and was converted to chapter 7 on 7/7/10.</b> You may be a creditor of the debtor. <b>This notice lists important deadlines.</b> You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. <b>NOTE:</b> The staff of the bankruptcy clerk's office cannot give legal advice.				
<b>Case Number: 10-20002 - E - 7</b>				
<b>Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es):</b>  Nancy Louise Brown xxx-xx-1549  1007 McCloud Ave Mount Shasta, CA 96097  <b>ALL OTHER NAMES USED BY THE DEBTOR(S) IN THE LAST 8 YEARS (include married, maiden, and trade names):</b>  Nancy Wilson-Brown Nancy Brown Warner Nancy Brown				
<table style="width: 100%; border: none;"> <tr> <td style="width: 33%; vertical-align: top;"> <b>Debtor's Attorney:</b> Mitchell L. Abdallah            1006 4th Street, 4th Floor            Sacramento, CA 95814   <b>Telephone Number:</b> 916-446-1974         </td> <td style="width: 33%; vertical-align: top;"> <b>Trustee:</b> John W. Reger            280 Hemsted #C            Redding, CA 96002   <b>Telephone Number:</b> 530-224-9939         </td> </tr> </table>			<b>Debtor's Attorney:</b> Mitchell L. Abdallah 1006 4th Street, 4th Floor Sacramento, CA 95814  <b>Telephone Number:</b> 916-446-1974	<b>Trustee:</b> John W. Reger 280 Hemsted #C Redding, CA 96002  <b>Telephone Number:</b> 530-224-9939
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<b>MEETING OF CREDITORS</b>				
<b>Location: 2986 Bechelli Lane, 2nd Floor, Room 200, Redding, CA</b> <b>Date &amp; Time: 9/1/10 10:00 AM</b> The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.				
<b>Presumption of Abuse under 11 U.S.C. § 707(b) - See "Presumption of Abuse" on the reverse side.</b> The presumption of abuse does not arise.				
<b>Deadlines - Papers must be received by the bankruptcy clerk's office by the following deadlines:</b> <b>Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:</b> <b>11/1/10</b> <b>Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.</b>				
<b>Creditors May Not Take Certain Actions</b>				
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.				
<b>It is unnecessary to file claims at this time</b> because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.				
<b>Creditor with a Foreign Address</b>				
A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.				
<b>See Reverse Side For Important Explanations.</b>				

 Dated:  
 7/8/10

 For the Court,  
 Richard G. Heltzel, Clerk

FORM L9a  
(Continued)

## EXPLANATIONS

Conversion of Bankruptcy Case to Chapter 7	The bankruptcy case filed in this court by or against the debtor(s) listed on the front side has been converted to a case under chapter 7 of the Bankruptcy Code (Title 11, United States Code).
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p><b>Important Notice to Individual Debtors:</b> The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i></p>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**--- Refer to Other Side For Important Deadlines and Notices ---**